



Order Filed on January 21, 2020  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY**

**Caption in Compliance with D.N.J. LBR 9004-2(c)**

Friedman Vartolo LLP  
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Attorneys for Secured Creditor Planet Home Lending,  
LLC as Servicer for Wilmington Trust, National  
Association, not in its individual capacity, but solely  
as Trustee for MFRA Trust 2015-1

In Re:

Sonda D Smith

Debtor(s)

Case No.: 18-23221

Chapter: 13

Hearing Date:  
January 15, 2020 at 10:00 AM

Hon. Judge:  
Rosemary Gambardella

**CONSENT ORDER RESOLVING MOTION TO VACATE DISMISSAL**

The consent order set forth on the following pages, numbered two (2) through three (3), is hereby  
**ORDERED.**

**DATED: January 21, 2020**

A handwritten signature in cursive script, reading "Rosemary Gambardella".  
Honorable Rosemary Gambardella  
United States Bankruptcy Judge

Applicant: Planet Home Lending, LLC  
Applicant's Counsel: Friedman Vartolo LLP  
Debtor's Counsel: Andrew Micklin  
Property (Collateral): 404 East 41st Street, Paterson, NJ 07504

Relief Sought:

- Vacating of Dismissal of Case

For good cause shown, it is **ORDERED** that Applicant's Motion(s) is (are) resolved, subject to the following conditions:

1. Status of Post-Petition Arrearages:

- The Debtor is current on all payments through **December 1, 2019**.

2. Cure for Post-Petition Arrearages:

- Beginning on **January 1, 2019**, regular monthly payments shall resume in the amount of **\$2,055.83**, or as further defined by the terms of the Note, Mortgage, or any payment change notices.


3. Payments to the Secured Creditor shall be made to the following address:

- Payments: Planet Home Lending, LLC  
321 Research Parkway  
Suite 303  
Meriden, CT 06450

In the event of default:

If the Debtor(s) fails to make the immediate payments specified above, or fails to make the regular monthly payments within thirty (30) days of the date the payments are due, then the Secured Creditor may obtain an Order Vacating the Automatic Stay as to the Collateral by filing, with the Bankruptcy Court, Certification specifying the Debtor(s)'s failure to comply with this Order. At the time the Certification is filed with the Court, a copy of the Certification shall be sent to the Chapter 13 Trustee, the Debtor(s), and the Debtor(s)'s Attorney.

The undersigned hereby consent to the form and entry of the foregoing order.

A handwritten signature in black ink, consisting of a large, stylized 'A' followed by a horizontal line.

Andrew Micklin  
*Attorney for Debtor*

/s/ Jonathan Schwalb, Esq.  
Jonathan Schwalb, Esq.  
*Attorney for Secured Creditor*